

Information to identify the case:		
Debtor 1	<b>Ramon L. Nelson</b>	Social Security number or ITIN <b>xxx-xx-6069</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Lynn Nelson</b>	Social Security number or ITIN <b>xxx-xx-9652</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>14-21354-GLT</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ramon L. Nelson

Lynn Nelson

9/18/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ramon L. Nelson  
 Lynn Nelson  
 Debtors

Case No. 14-21354-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 87

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db/jdb  
 13837734 +Ramon L. Nelson, Lynn Nelson, 107 Dempe Street, McDonald, PA 15057-1362  
 +Amato Keating and Lessa, P.C., 107 North Commerce Way, Suite 100,  
 Bethlehem, PA 18017-8913  
 13837735 +Amerifirst Home Improvement Company, 11171 Mill Valley Road, Omaha, NE 68154-3933  
 13837737 +Arrow Financial Services (Providian), c/o PRS, PO Box 12914, Norfolk, VA 23541-0914  
 13837744 +CBA Collection Bureau, 25954 Eden Landing Rd., Hayward, CA 94545-3837  
 13837745 CBCS (Applied Bank fka, Cross Country, PO Box 163250, Columbus, OH 43216-3250  
 13837743 +Cash Call (Western Sky Financial), PO Box 66007, Anaheim, CA 92816-6007  
 13837746 +Cigna Health Care, PO Box 182223, Chattanooga, TN 37422-7223  
 13837747 Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
 13837749 Comenity Bank (Value Furniture), c/o Delta Source Group, Inc., PO Box 1210,  
 O Fallon, MO 63366-9010  
 13867467 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13837752 Cuzco Capital Investment (BMG), c/o Dymamic Recovery Solutions, PO Box 25759,  
 Greenville, SC 29616-0759  
 13837754 Ehrlich, PO Box 13848, Reading, PA 19612-3848  
 13837764 +JP Morgan Chase Bank, PO Box 3711834, Pittsburgh, PA 15250-0001  
 13837766 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13837765 Klingensmith's Healthcare, PO Box 151, Ford City, PA 16226-0151  
 13837771 +LTS Management Services, 2207 Concord Pike, Wilmington, DE 19803-2908  
 13837772 LVNV Funding, 20 North Keyser Avenue, Scranton, PA 18504  
 13837768 +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mailstop MS5/521,  
 Coral Gables, FL 33146-1837  
 13827505 Litton Mortgage Service Center, 24 E Greenway Plaza #712, Houston, TX 77046-2401  
 13837779 +Northland Group (Sprint Nextel), PO Box 390846, Minneapolis, MN 55439-0846  
 13837780 +Online Advance, 105 Robino Court. Suite 409, Wilmington, DE 19804-2367  
 13837784 +PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444  
 13844394 +PHEAA, PO box 8147, Harrisburg PA 17105-8147  
 13837783 Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 13837786 +Plain Green, LLC, c/o Kramer & Associates, 401 Hackensack Avenue 9th Fl,  
 Hackensack, NJ 07601-6402  
 13837787 Receivable Management Services (Cigna), 77 Hartland Street, Suite 401, PO Box 280431,  
 East Hartford, CT 06128-0431  
 13837789 +SGQ, PO Box 229, Margaretville, NY 12455-0229  
 13837788 Scotts Lawn Service, PO Box 742585, Cincinnati, OH 45274-2585  
 13837791 Township of North Fayette, 400 North Branch Road, Oakdale, PA 15071-3646  
 13867465 +Township of North Fayette, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13867466 +Township of North Fayette/West Allegheny SD, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13837794 +US National Bank Association, 7105 Corporate Drive, Plano, TX 75024-4100  
 13837796 Wal-mart, P.O. Box 504771, Saint Louis, MO 63150-4771  
 13837798 West Allegheny School District, c/o Jordan Tax Services, 102 Rahway Road,  
 Canonsburg, PA 15317-3349  
 13837799 +Western Allegheny County, Municipal Authority, 403 Virginia Drive, Oakdale, PA 15071-9105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:27:39 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13837732 E-mail/Text: amscbankruptcy@adt.com Sep 19 2019 03:29:20 ADT Security, PO Box 371490,  
 Pittsburgh, PA 15250-7490  
 13834520 EDI: PHINAMERI.COM Sep 19 2019 06:48:00 Americredit Financial Services, Inc.,  
 PO Box 183853, Arlington TX 76096  
 13837755 E-mail/Text: bnc@trustamerifirst.com Sep 19 2019 03:27:26 Federal Diversified Services,  
 4405 S 96th Street, Omaha, NE 68127-1210  
 13837736 EDI: APPLIEDBANK.COM Sep 19 2019 06:48:00 Applied Bank, PO Box 10210,  
 Wilmington, DE 19850  
 13837733 EDI: GMACFS.COM Sep 19 2019 06:48:00 Ally Financial, P O Box 130424,  
 Roseville, MN 55113-0004  
 13830415 EDI: GMACFS.COM Sep 19 2019 06:48:00 Ally Financial serviced by Ally Servicing LLC,  
 PO Box 130424, Roseville, MN 55113-0004  
 13840602 +EDI: PHINAMERI.COM Sep 19 2019 06:48:00 AmeriCredit Financial Services, Inc. dba GM Financ,  
 P O Box 183853, Arlington, TX 76096-3853  
 13837738 +E-mail/Text: EBN\_Greensburg@Receivevomermp.com Sep 19 2019 03:29:31  
 Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340  
 13852321 +E-mail/Text: bncmail@w-legal.com Sep 19 2019 03:28:25 CERASTES, LLC,  
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13837751 +EDI: CREDPROT.COM Sep 19 2019 06:48:00 Credit Protection Association, 1355 Noel Road,  
 Suite 2100, Dallas, TX 75240  
 13837739 +EDI: CAPITALONE.COM Sep 19 2019 06:48:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281

District/off: 0315-2

User: culy  
Form ID: 3180W

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Total Noticed: 87

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13837740 EDI: CAPITALONE.COM Sep 19 2019 06:48:00 Capital One, PO Box 5253,  
Carol Stream, IL 60197-5253

13827502 +EDI: CAPONEAUTO.COM Sep 19 2019 06:48:00 Capital One Auto Finance, P. O. Box 93016,  
Long Beach, CA 90809-3016

13837741 +EDI: CAPITALONE.COM Sep 19 2019 06:48:00 Capital One Bank, PO Box 30281,  
Salt Lake City, UT 84130-0281

13902265 EDI: BL-BECKET.COM Sep 19 2019 06:48:00 Capital One, N.A., c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701

13896809 EDI: RECOVERYCORP.COM Sep 19 2019 06:48:00 Capital Recovery V, LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

13837750 +EDI: RCSFNBMARIN.COM Sep 19 2019 06:48:00 Credit One, PO Box 98873,  
Las Vegas, NV 89193-8873

13837753 +EDI: DTEE.COM Sep 19 2019 06:48:00 DTE Energy, 1 Energy Plaza # WCB2106,  
Detroit, MI 48226-1221

14113406 EDI: ECMC.COM Sep 19 2019 06:48:00 ECMC, PO BOX 16408, ST. PAUL MN 55116-0408

13837756 E-mail/Text: bankruptcy@firstenergycorp.com Sep 19 2019 03:28:16  
First Engery (West Penn Power), PO Box 3615, Akron, OH 44309-3615

13837757 +E-mail/Text: bankruptcy@fnbinc.com Sep 19 2019 03:26:45 First National Collection Bureau,  
610 Waltham Way, Sparks, NV 89437-6695

13837758 +EDI: RMSC.COM Sep 19 2019 06:48:00 GE Capital /Walmart, PO Box 965024,  
Orlando, FL 32896-5024

13837759 EDI: RMSC.COM Sep 19 2019 06:48:00 GEMB/Amazon, P.O. Box 965015, Orlando, FL 32896-5005

13827503 EDI: PHINAMERI.COM Sep 19 2019 06:48:00 GM Financial, P.O. Box 78143,  
Phoenix, AZ 85062-8143

13837762 +EDI: HFC.COM Sep 19 2019 06:48:00 HSBC Bank, PO Box 9, Buffalo, NY 14240-0009

13827504 EDI: IRS.COM Sep 19 2019 06:48:00 Internal Revenue Service\*\*\*, PO Box 7346,  
Philadelphia, PA 19101-7346

13837767 +E-mail/Text: bncnotices@becket-lee.com Sep 19 2019 03:27:04 Kohls, P.O. Box 2983,  
Milwaukee, WI 53201-2983

13903568 EDI: RESURGENT.COM Sep 19 2019 06:48:00 LVNV Funding, LLC its successors and assigns as,  
assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

13903563 EDI: RESURGENT.COM Sep 19 2019 06:48:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

13905299 E-mail/Text: camanagement@mtb.com Sep 19 2019 03:27:15 Lakeview Loan Servicing, LLC,  
c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288

13827506 E-mail/Text: camanagement@mtb.com Sep 19 2019 03:27:15 M&T Bank,  
1 Fountain Plaza, 3rd Floor, Buffalo, NY 14203

13903003 EDI: MERRICKBANK.COM Sep 19 2019 06:48:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368

13837774 EDI: MERRICKBANK.COM Sep 19 2019 06:48:00 Merrick Bank, 10705 S. Jordan Gate, Suite 200,  
South Jordan, UT 84095

13837776 +E-mail/Text: egssupportservices@alorica.com Sep 19 2019 03:28:27 NCO Financial,  
507 Prudential Road, Horsham, PA 19044-2308

13837777 E-mail/Text: bankruptcydepartment@tsico.com Sep 19 2019 03:29:01 NCO Financial Systems,  
P.O. Box 15740, Wilmington, DE 19850-5740

13837778 +E-mail/Text: electronicbkydocs@nelnet.net Sep 19 2019 03:28:20 Nelnet, P.O. Box 82561,  
Lincoln, NE 68501-2561

13837781 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:27:39 PA Department of Revenue,  
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

13893531 EDI: PRA.COM Sep 19 2019 06:48:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

13837785 +E-mail/Text: bankruptcy@plainingreenloans.com Sep 19 2019 03:28:49 Plain Green Loans,  
Attn: Customer Support, 93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270

13897660 EDI: Q3G.COM Sep 19 2019 06:48:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

13867657 EDI: Q3G.COM Sep 19 2019 06:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

13837790 EDI: AGFINANCE.COM Sep 19 2019 06:48:00 Springleaf Financial, Waterford Place,  
5888 Steubenville Pike Unit 1, Mc Kees Rocks, PA 15136

13857010 EDI: AGFINANCE.COM Sep 19 2019 06:48:00 Springleaf Financial Services, P.O. Box 3251,  
Evansville, IN 47731-3251

13837793 E-mail/Text: bdsupport@creditmanagementcompany.com Sep 19 2019 03:28:45  
UPMC Tuition Benefit, c/o Credit Management Company, PO Box 16346,  
Pittsburgh, PA 15242-0346

13852299 +E-mail/Text: electronicbkydocs@nelnet.net Sep 19 2019 03:28:20 US Department of Education,  
c/o Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904

13837795 EDI: VERIZONCOMB.COM Sep 19 2019 06:48:00 Verizon, PO Box 920041, Dallas, TX 75392-0041

13844152 EDI: WFFC.COM Sep 19 2019 06:48:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657

13827507 EDI: WFFC.COM Sep 19 2019 06:48:00 Wells Fargo Dealer Services, P.O. Box 25341,  
Santa Ana, CA 92799-5341

13827508 +E-mail/Text: bcoates@findlaytpw.org Sep 19 2019 03:29:20 West Allegheny School District,  
c/o, PO Box 395, Clinton, PA 15026-0395

13894815 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 19 2019 03:28:16 West Penn Power,  
1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 51

District/off: 0315-2

User: culy  
Form ID: 3180W

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Total Noticed: 87

Date Rcvd: Sep 18, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr Lakeview Loan Servicing, LLC  
cr Township of North Fayette  
cr West Allegheny School District  
13837775 MY Cash Now, Hallmark Bldg, 227 Old Airport Road, The Valley, Anguilla, BWI  
13837782 PaydayMax, Hallmark Bldg, 227 Old Airport Road, The Valley, Anguilla, BWI  
cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13837742\* +Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281  
13837748\* Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
13837760\* GEMB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015  
13837761\* GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143  
13837763\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
13837770\* +Litton Mortgage Service Center, 24 E Greenway Plaza #712, Houston, TX 77046-2401  
13837769\* Litton Mortgage Service Center, 24 E Greenway Plaza #712, Houston, TX 77046-2401  
13837773\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&T Bank, 1 Fountain Plaza, 3rd Floor, Buffalo, NY 14203)  
13837792\* Township of North Fayette, 400 North Branch Road, Oakdale, PA 15071-3646  
13837797\* Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTALS: 6, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latoufflawfirm.com  
Christopher M. Frye on behalf of Joint Debtor Lynn Nelson chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
Christopher M. Frye on behalf of Debtor Ramon L. Nelson chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of North Fayette jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor West Allegheny School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9